

Electing Your Benefits

We ask that you carefully consider your benefit options and select the ones that are right for you.

Ask yourself these questions:

Medical and Dental Programs

- How often do you use the coverage and for what types of care?
- Are your physicians and/or dentists in more than one program being offered?
- Have you compared the contributions and co-payments from one program to the other?
- Could you afford unexpected health care costs if you had no health care coverage?
- Do you have coverage available under another health care program and have you compared the coverage available?
- Have you removed from your coverage family members who are no longer eligible for the coverage?

Reimbursement Accounts

- Will you have expenses that can be reimbursed from a Health Care or Dependent Day Care Reimbursement Account?
- Did you know many over-the-counter medications qualify for reimbursement under the Health Care Reimbursement Account?

Life Insurance

- Have you considered what the right amount of life insurance coverage is to meet your needs?
- Have you had a life-changing event and considered if you need to change your amount of insurance?

Retirement Plan and 401(k) Plan

- Have you considered your financial planning goals?
- Have you considered what investment allocations will help you to meet your future needs?
- If you're not contributing to the 401(k) Plan, have you considered joining it?
- If you're not contributing the maximum amount to the 401(k) Plan, have you considered increasing your contributions?
- If you're age 50 or older, are you aware of the catch-up contribution provision in the 401(k) Plan that allows you to set aside additional money in the plan?

Vacation Buy Plan

- Are you planning any trips for which you'll need additional vacation time?
- Are you a new employee who has not yet accrued much vacation time?
- Do you need additional time off in the summer when your children are out of school?

How Do I Elect Benefits?

New employees may elect benefits during their new hire orientation.

During Open Enrollment, all eligible employees may make changes to their benefits. See page 3 for more information on the Open Enrollment period for 2007.

Refer to the remainder of this booklet for additional information.

What's Changing For 2007

Medical Program

For employees who are not members of the IBEW Union:

For employees who are members of the IBEW Union who were hired after 7-31-06:

- Your contributions to the medical program are based on the cost of the coverage to the Laboratory. This cost usually changes from year to year. See pages 4 - 5 for the 2007 costs.
- The medical program coverage (co-payments, deductibles and coinsurance) have not changed. See pages 26 - 27 for more information on the coverage.

For employees who are members of the IBEW Union who were hired prior to 8-1-06:

- The CIGNA PPO medical program has been changed to the CIGNA OAP (PPO) program. The medical program coverage (co-payments, deductibles and coinsurance) have not changed. The directory of participating physicians has changed and there are separate provider networks for physical therapy and outpatient radiology. You can either locate the new directory at www.cigna.com or pick up a copy in the Benefits Office.
- The Vytra HMO medical program has been changed to the Vytra PPO program. This means that instead of only being able to go to providers who were in Vytra's network, you can now go to any provider of your choice. Referrals are no longer necessary and the program provides different coverage levels for in- and out-of-network benefits. Also, the co-payments and the directory of participating physicians have changed. You can locate the new directory at www.vytra.com or pick up a copy in the Benefits Office. See pages 28 - 29 for more information on the coverage.
- Your contributions to the medical program are based on your salary and the coverage level you elect (Employee, Employee + 1 Dependent, or Employee + 2 or More Dependents). See page 5 for the 2007 costs.
- You are eligible for the vacation buy plan for 2007. See page 7 for more information on the plan.

For employees who are members of the SCSA Union:

- The co-payments have changed for prescription drug coverage under all of the medical programs, and a \$100 annual per person (\$300 per family) prescription drug deductible has been added to both the CIGNA OAP (PPO) and the Vytra PPO medical programs. See pages 25 - 26 for more information on the coverage.
- The CIGNA OAP medical program out-of-network deductible, annual out-of-pocket maximum, and co-payments have changed. The Aetna, HIP and Vytra co-payments have also changed. See pages 26 - 27 for more information on the coverage.
- Your contributions to the medical program have changed. See page 5 for the 2007 costs.
- You are eligible for domestic partner coverage for the medical and the dental plans for 2007. See pages 18 - 19 for more information.

All Vytra medical program participants:

- Vytra will be mailing new identification cards to participants for 2007.

All Other Benefit Programs

There have been no other changes to the Benefit Programs as of 1-1-07.

Open Enrollment For 2007

The 2007 Open Enrollment period for benefits is from October 16 through November 3, 2006. Changes made during the Open Enrollment period will be effective on January 1, 2007.

Medical and Dental Programs

During the Open Enrollment period you may make the following changes to your medical and/or dental coverage:

- Join the medical and/or dental programs
- Drop medical and/or dental coverage
- Change from one medical and/or dental program to another
- Add or drop family members covered.

If you do not want to make a change to your medical and/or dental coverage, you do not need to do anything.

If you decide to make a change for 2007, you must complete a new enrollment form. Forms are available from the Benefits Office at ext. 2877, ext. 5126 or (800) 353-5321. Completed forms must be returned to the Benefits Office by November 3, 2006.

Vacation Buy Plan

You may enroll in the Vacation Buy Plan for 2007. You must re-enroll each year during the Open Enrollment period if you want to purchase vacation hours for the following year. Your vacation buy election does not carry from one year to the next.

To enroll in the plan for 2007, you may either complete an enrollment form, that is available in the Benefits Office or enroll on-line. To access online enrollment, log into PeopleSoft and click on the following links: Employee Self Service, Benefits, Open Enrollment, and Vacation Buy.

Completed forms must be submitted to the Benefits Office and online enrollments completed by November 3, 2006.

Health Care and Dependent Day Care Reimbursement Accounts

You may enroll in the Health Care and/or Dependent Day Care Reimbursement Accounts for 2007. You must re-enroll each year during the Open Enrollment period if you want to participate in either of these accounts for the following year. Your reimbursement account election does not carry from one year to the next.

There is a program available to help you estimate your out-of-pocket qualified expenses for 2007 and determine your potential tax savings on the following website: http://www.bnl.gov/hr/Benefits/linkable_files/excel/FSA_Withholding_calculator_djd1.xls

To enroll in the reimbursement account(s) for 2007, you may either complete an enrollment form, that is available in the Benefits Office or enroll on-line. To access online enrollment, log into PeopleSoft and click on the following links: Employee Self Service, Benefits, Open Enrollment, and Flexible Spending Accounts.

Completed forms must be submitted to the Benefits Office and online enrollments completed by November 3, 2006.

Additional Information

Additional information, including provider directories is available through the Benefits Office and through the following websites and telephone numbers.

Medical Program	Website	Telephone #
Aetna	www.aetna.com	(800) 323-9930
CIGNA	www.cigna.com	(800) 244-6224
HIP	www.hipusa.com	(800) 447-8255
Vytra	www.vytra.com	(631) 694-4000

Dental Program	Website	Telephone #
CIGNA DMO	www.cigna.com	(800) 367-1037
CIGNA PPO	www.cigna.com	(888) 336-8258
Eastern Benefit Systems, Inc.	Not applicable	(800) 524-0227

Representatives and Literature

Representatives from the Benefits Office, Aetna, CIGNA, HIP and Vytra will be available at Berkner Hall on October 17, 2006 from 11:00 a.m. to 2:00 p.m. to answer any questions you may have. Literature will be available, including enrollment forms and provider directories.